

<i>SERFF Tracking Number:</i>	<i>JPFC-126130431</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Lincoln National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42241</i>
<i>Company Tracking Number:</i>	<i>AE-232 ETAL</i>		
<i>TOI:</i>	<i>A10 Annuities - Other</i>	<i>Sub-TOI:</i>	<i>A10.000 Annuities - Other</i>
<i>Product Name:</i>	<i>Amendatory Endorsements (MVA Reference Rate)</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Lincoln National Life Insurance Company

Product Name: Amendatory Endorsements (MVA Reference Rate) SERFF Tr Num: JPFC-126130431 State: Arkansas

TOI: A10 Annuities - Other SERFF Status: Closed-Approved-Closed State Tr Num: 42241

Sub-TOI: A10.000 Annuities - Other Co Tr Num: AE-232 ETAL State Status: Approved-Closed
Filing Type: Form Reviewer(s): Linda Bird

Authors: Tracy Jackson, David Miceli Disposition Date: 05/07/2009

Date Submitted: 04/29/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/07/2009

Explanation for Other Group Market Type:

State Status Changed: 05/07/2009

Deemer Date:

Created By: David Miceli

Submitted By: David Miceli

Corresponding Filing Tracking Number:

Filing Description:

RE: Form # AE-232, Amendatory Endorsement

Form # AE-233, Amendatory Endorsement

Form # AE-234, Amendatory Endorsement

The Lincoln National Life Insurance Company,

NAIC #0020-65676, FEIN #35-0472300

SERFF Tracking Number: JPFC-126130431 State: Arkansas
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Company Tracking Number: AE-232 ETAL
TOI: A10 Annuities - Other Sub-TOI: A10.000 Annuities - Other
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Dear Sir or Madam:

Enclosed for your review and approval are final print copies of the above referenced forms which are new and not intended to replace any form previously submitted to or approved by your Department.

These forms are Amendatory Endorsements to be attached to new issues of the following annuity products approved by your state when marketed to the general public through all other distribution channels.

Amendatory Product #	State filing #	Approval
Endorsement	Attached (if applicable)	Date
AE-232	05-606	08/24/05
AE-232	06-610	09/06/06
AE-233	94-523	04/21/03
AE-234	04-600	09/16/04

These forms modify the Reference Rate Provision of the above reference forms.

The enclosed forms are being filed in all jurisdictions where LNL is admitted to do business. To the best of our knowledge, these Amendatory Endorsements meet all the requirements of your state and will be issued in a non-discriminatory manor.

The enclosed forms contain no unusual or controversial features that deviate from normal industry or company standards and has a Flesch readability score of 52.6. The enclosed forms were submitted in our domiciliary state of Indiana and is pending approval.

Enclosed are any necessary filing fees and certifications as required by your State. Your prompt review and approval consideration will be greatly appreciated.

If there are any questions regarding this submission, please contact me at 1-800-458-5299 ext. 4705 or email me at david.m.miceli@lfg.com.

Company and Contact

Filing Contact Information

David Miceli, Manager, Annuity Product Compliance	david.m.miceli@lfg.com
100 N Greene St.	800-458-5299 [Phone] 4705 [Ext]
Greensboro, NC 27401	336-335-2925 [FAX]

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Filing Company Information

Lincoln National Life Insurance Company	CoCode: 65676	State of Domicile: Indiana
350 Church St.	Group Code: 20	Company Type: Insurance
Hartford, CT 06103	Group Name:	State ID Number:
(800) 458-5299 ext. [Phone]	FEIN Number: 35-0472300	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$60.00
Retaliatory?	No
Fee Explanation:	\$20 for each endorsement
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Lincoln National Life Insurance Company	\$60.00	04/29/2009	27501624

SERFF Tracking Number:	JPFC-126130431	State:	Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	05/07/2009	05/07/2009

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Disposition

Disposition Date: 05/07/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: JPFC-126130431 State: Arkansas

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Amendatory Endorsement		Yes
Form	Amendatory Endorsement		Yes
Form	Amendatory Endorsement		Yes

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Form Schedule

Lead Form Number: AE-232

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AE-232	Certificate	Amendatory Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.600	AE-232.pdf
	AE-233	Certificate	Amendatory Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.600	AE-233.pdf
	AE-234	Certificate	Amendatory Amendmen t, Insert Page, Endorseme nt or Rider	Initial		52.600	AE-234.pdf

The Lincoln National Life Insurance Company
Service Office: [P.O. Box 2348, Fort Wayne, Indiana 26801-2348]

Amendatory Endorsement

This amendatory endorsement is a part of the contract (may also be known as "policy") to which it is attached and it takes effect on the contract date. This amendatory endorsement is subject to the terms and conditions of the contract unless otherwise stated herein. In the event of a conflict, the terms of this amendatory endorsement will govern. This amendatory endorsement will terminate upon termination of the contract.

The contract is amended as follows:

The **MVA Reference Rate** provision is modified to read as follows:


MVA Reference Rate

The MVA Reference Rate is the average U.S. Treasury Constant Maturity yield plus the [LMVA Composite OAS Index] rate.

The U.S. Treasury Constant Maturity yield is the rate for the maturity matching the duration of the surrender charge period. The average is measured using yields on the 1st, 8th, 15th, and 22nd day of the calendar month preceding the calendar month for which the MVA Reference Rate applies. If the U.S. Treasury Constant Maturity yield is not published for a particular day, then we will use the yield on the next day it is published. If the U. S. Treasury Constant Maturity yield is no longer published, or is discontinued, then we may substitute another suitable method for determining this component of the MVA Reference Rate. If a U.S. Treasury Constant Maturity yield is not published for a time to maturity that matches the duration of the surrender charge period, then the yield will be interpolated between the yield for maturities that are published.

The [LMVA Composite OAS Index] rate will be as of the last business day of the month corresponding to the calendar month for which the MVA Reference Rate applies. If the [LMVA Composite OAS Index] is no longer available, or is discontinued, we may substitute another suitable index or indexes for determining this component of the MVA Reference Rate.

Signed for by the Company.

A rectangular box containing a handwritten signature in cursive script that reads "C. Suzanne Albmark".

Secretary

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The U.S. Treasury Constant Maturity yield is the rate for the maturity matching the duration of the initial fixed interest rate guarantee period. The average is measured using yields on the 1st, 8th, 15th, and 22nd day of the calendar month preceding the calendar month for which the MVA Reference Rate applies. If the U.S. Treasury Constant Maturity yield is not published for a particular day, then we will use the yield on the next day it is published. If the U. S. Treasury Constant Maturity yield is no longer published, or is discontinued, then we may substitute another suitable method for determining this component of the MVA Reference Rate. If a U.S. Treasury Constant Maturity yield is not published for a time to maturity that matches the duration of the initial fixed interest rate guarantee period, then the yield will be interpolated between the yield for maturities that are published.

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment:			
READCERT.pdf			
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	Not needed for this filing.		
Comments:			

READABILITY CERTIFICATION

Company Name:_____

NAIC Number:_____

SUBJECT:_____

As an officer of_____ I hereby certify that the following form achieves a Flesch score that meets or exceeds requirements as follows:

<u>Form Number(s)</u>	<u>Flesch Score</u>
_____	_____
_____	_____
_____	_____
_____	_____

David Miceli
Manager, Annuity Product Compliance

Date